

DEDUCTIBLE GAP PLAN HIGHLIGHTS

Deductible Gap is a Group Supplemental insurance plan designed to provide supplemental coverage for Accidents, Critical Illness, and Telemedicine for employees who are either covered under their employer’s High Deductible major medical plan or as a Basic Protection insurance plan for uncovered employees.

Key Benefits	Optional Benefits	Deductible Gap Plan Highlights And Eligibility
<ul style="list-style-type: none"> ▪ Accident Medical Insurance ▪ Critical Illness Insurance (C.I.) ▪ Accidental Death and Dismemberment Insurance (AD&D) ▪ Prescription Drug Card <p>* The Accident Insurance pays up to the selected Benefit Maximum, it’s not an scheduled plan. * Critical Illness and AD&D benefits pay in addition to any other coverage.</p>	<ul style="list-style-type: none"> ▪ 24/7 Telemedicine with No Consultation fees ▪ Up to \$500,000 of Emergency Medical Evacuation/Repatriation benefits 	<ul style="list-style-type: none"> ▪ Stand-Alone program ▪ No excluded industries ▪ Guaranteed issue; no underwriting required to qualify for coverage ▪ Minimum of 2 employee participants, with a \$100 minimum monthly premium per employer ▪ Multiple plan designs allowed ▪ HSA compatible ▪ Section 125 Eligible ▪ One Year Rate Guarantee

DEDUCTIBLE GAP COVERAGE OPTIONS and Monthly Premiums

Options	Accident Insurance Benefit	Critical Illness Benefit	Accidental Death & Dismemberment	Employee only	Employee and Spouse	Employee and Child(ren)	Employee and Family
<input type="checkbox"/> Option 1	\$2,500	none	\$10,000	\$7.38	\$14.76	\$23.88	\$31.14
<input type="checkbox"/> Option 2	\$6,350	none	\$20,000	\$12.20	\$24.08	\$39.24	\$50.61
<input type="checkbox"/> Option 3	\$2,500	\$5,000	\$10,000	\$13.38	\$26.77	\$37.40	\$43.16
<input type="checkbox"/> Option 4	\$5,000	\$5,000	\$25,000	\$16.80	\$33.20	\$48.02	\$56.20
<input type="checkbox"/> Option 5	\$6,350	\$5,000	\$25,000	\$18.36	\$36.33	\$53.11	\$62.86
<input type="checkbox"/> Option 6	\$6,350	\$10,000	\$50,000	\$25.15	\$49.52	\$68.39	\$76.05
<input type="checkbox"/> Option 7	\$6,350	\$15,000	\$100,000	\$32.73	\$63.89	\$85.44	\$90.42

* Maximum of 2 options per employer group (i.e. low / high plan). Please check desired options.

Optional Benefit

- **24/7 Unlimited Tele-Medicine Benefit with NO Consultation Fees**
\$5.95 per month per Employee Family

State Availability: Alabama, Alaska, Arizona, Arkansas, *California, *DC, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Iowa, Kansas, Kentucky, *Louisiana, Maine, Massachusetts, Michigan, Mississippi, *Missouri, Montana, Nebraska, Nevada, *New Jersey, New Mexico, North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, *South Dakota, *Tennessee, Texas, Utah, *Vermont, Virginia, West Virginia, Wisconsin, Wyoming

*States with an asterisk are not yet approved for Critical Illness, but are approved for AD&D and Accident Medical Expense.